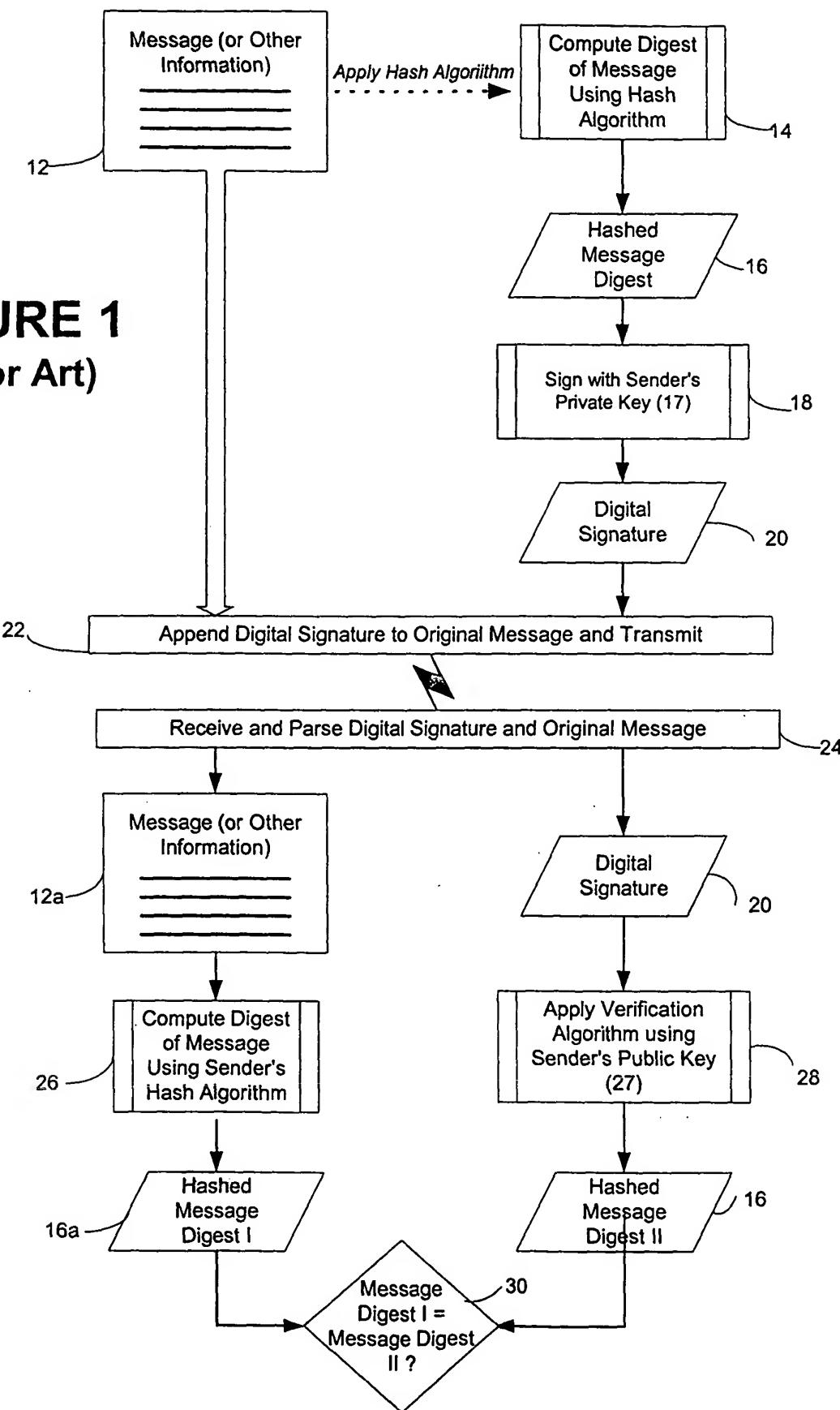


10

FIGURE 1
(Prior Art)



40

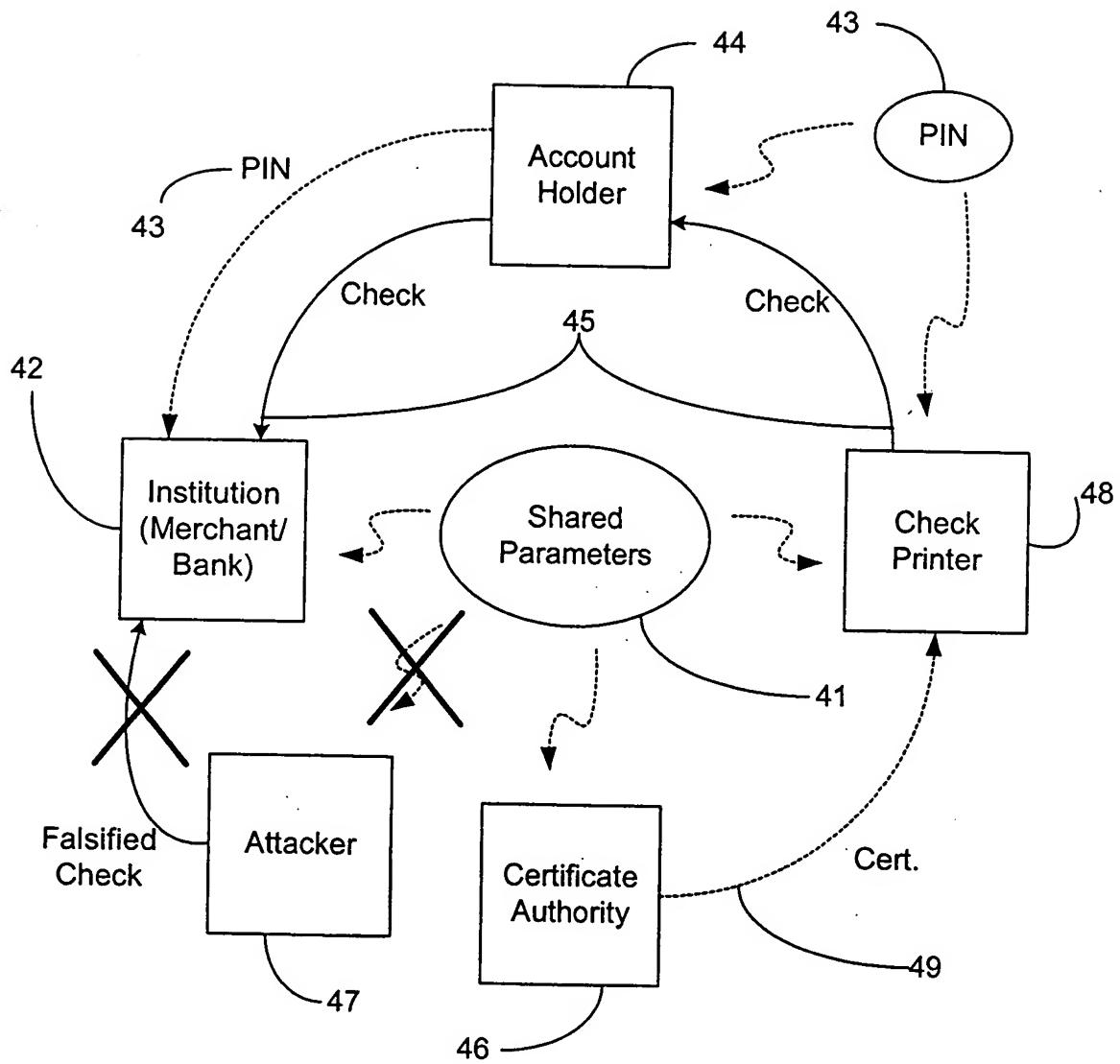


FIGURE 2

45

John Q. Public 123 Wilson Ave. Anywhere, USA	ABC Bank Corp. 456 Main St. Anywhere, USA	101
Pay To The Order Of _____		Date _____
		\$ <input type="text"/>
Dollars _____		
Memo _____		
<code>1072000326101234567101</code>		

90

FIGURE 3 (Prior Art)

	Certificate field description	No. bytes stored
51	Number of bytes in certificate m	1 byte
52	Certificate version number	2 byte
53	Certificate serial number	4 bytes
54	Date certificate becomes valid	3 bytes
55	Date certificate expires	3 bytes
56	Public key data bytes	22 bytes
57	Name of public key owner	$m-77$ bytes
58	Digital signature	42 bytes

ECDSA based short certificate format.

50

FIGURE 4

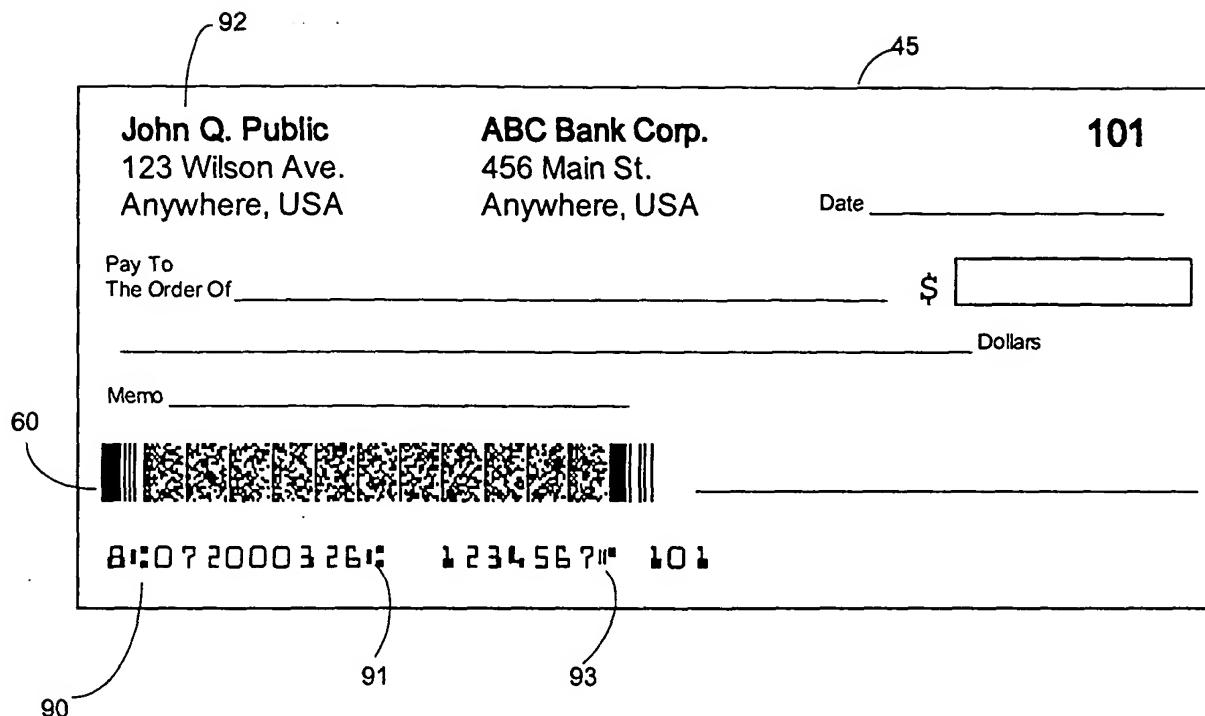


FIGURE 5

Field No.	Bar code field description	No. bytes stored
61	1 Number of bytes in bar code: k	2 bytes
62	2 Certificate	m bytes
63	3 Number of bytes ℓ in Field No. 4 ($\ell=0$ if no non-MICR information included)	1 byte
64	4 Non-MICR Critical Document Data (e.g., account name/address field or payee name, amount and issue date)	ℓ bytes
65	5 (optional) Digital Signature 2 (on critical doc. data + PIN)	42 bytes
66	6 (optional) Digital Signature 1 (on critical document data)	42 bytes

Bar code data string 60

FIGURE 6

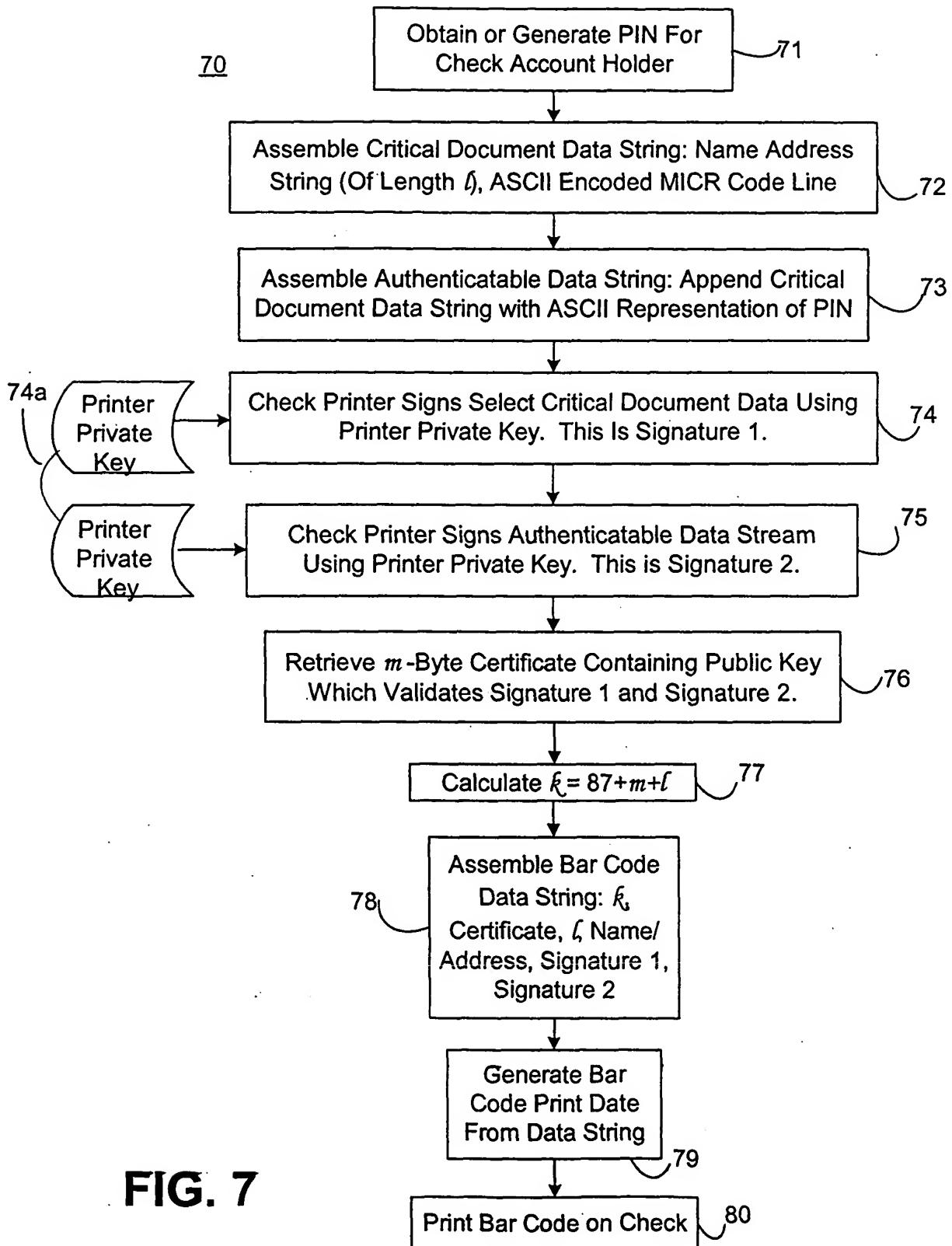


FIG. 7

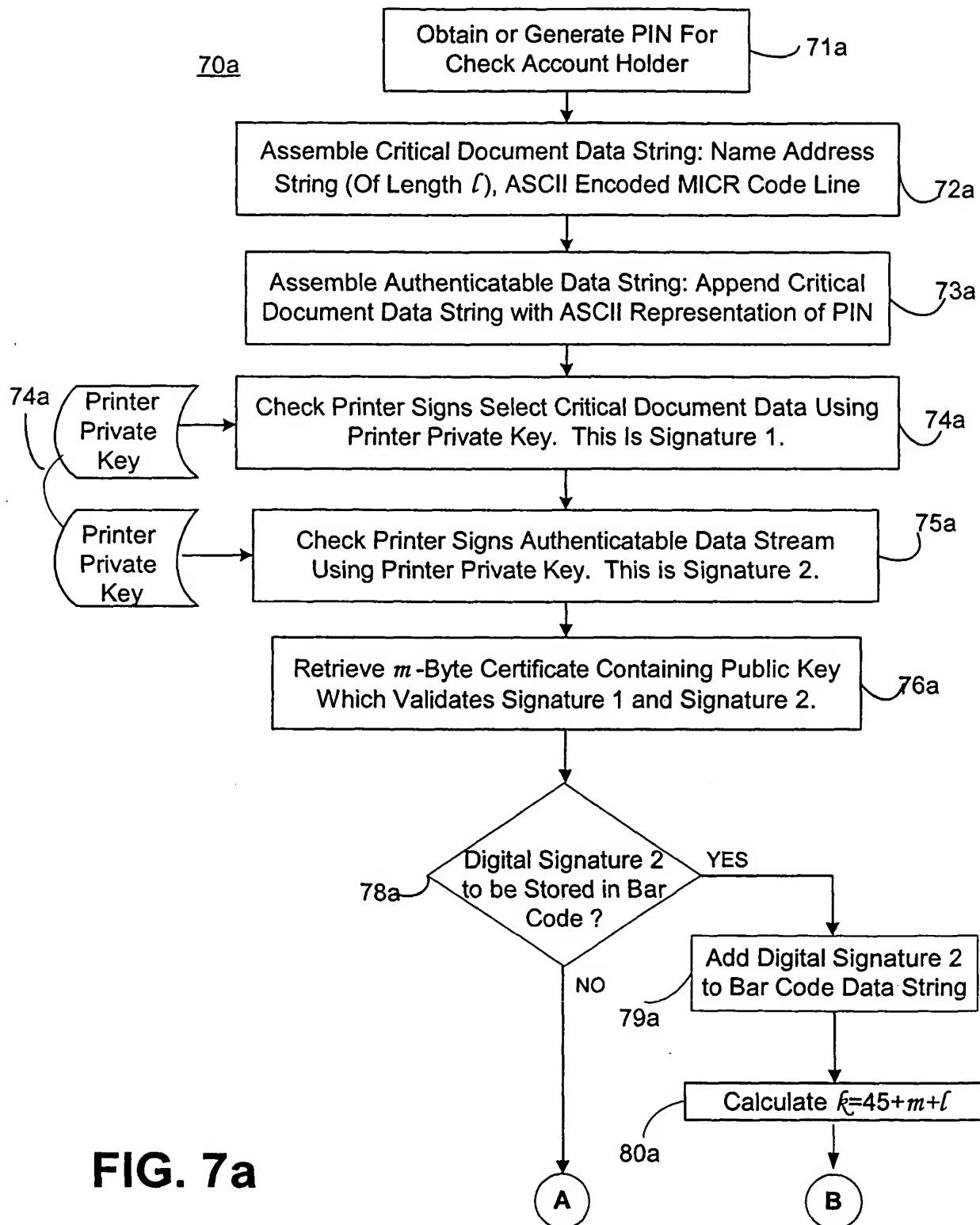
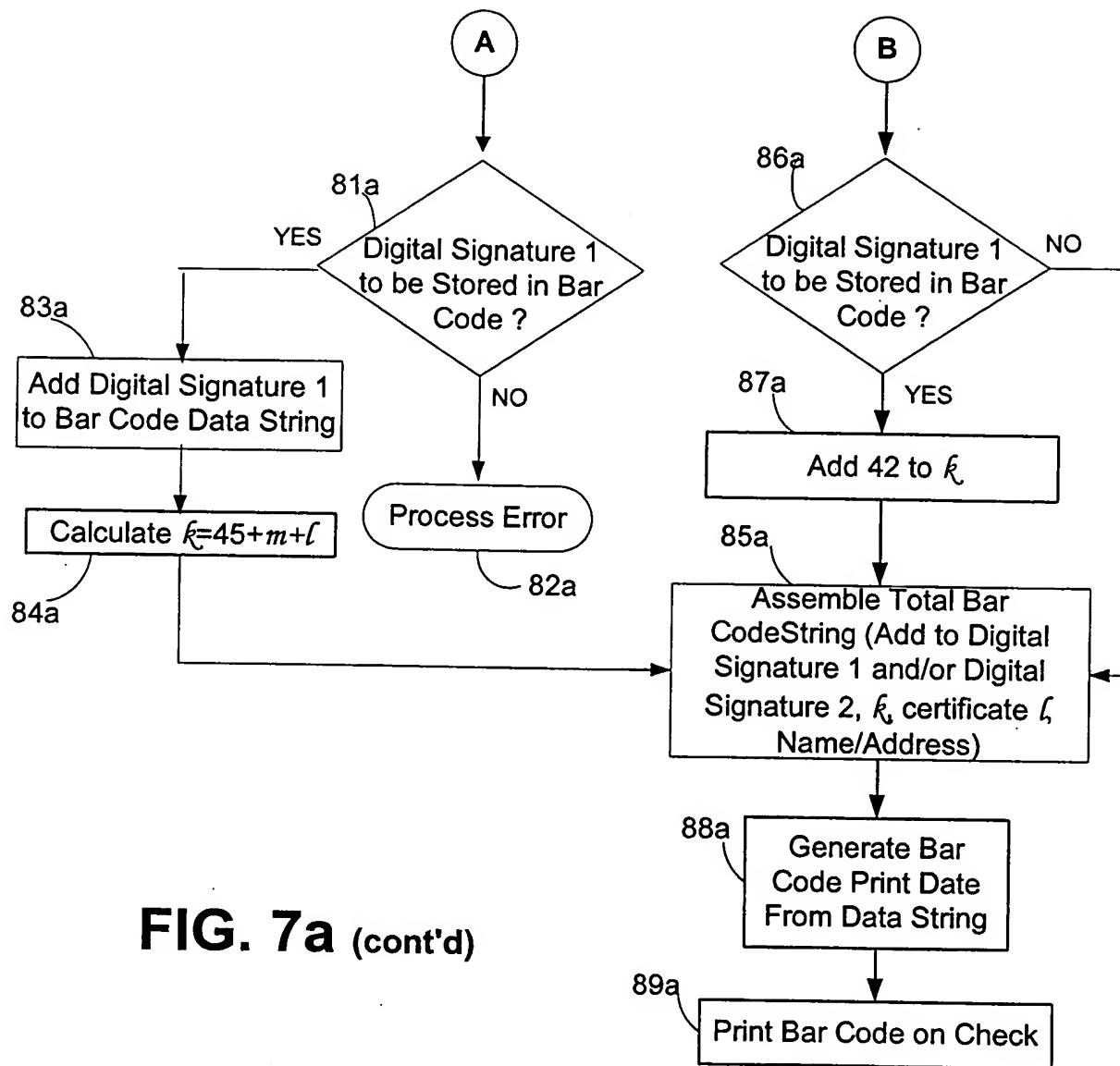


FIG. 7a



100

Check Reading System

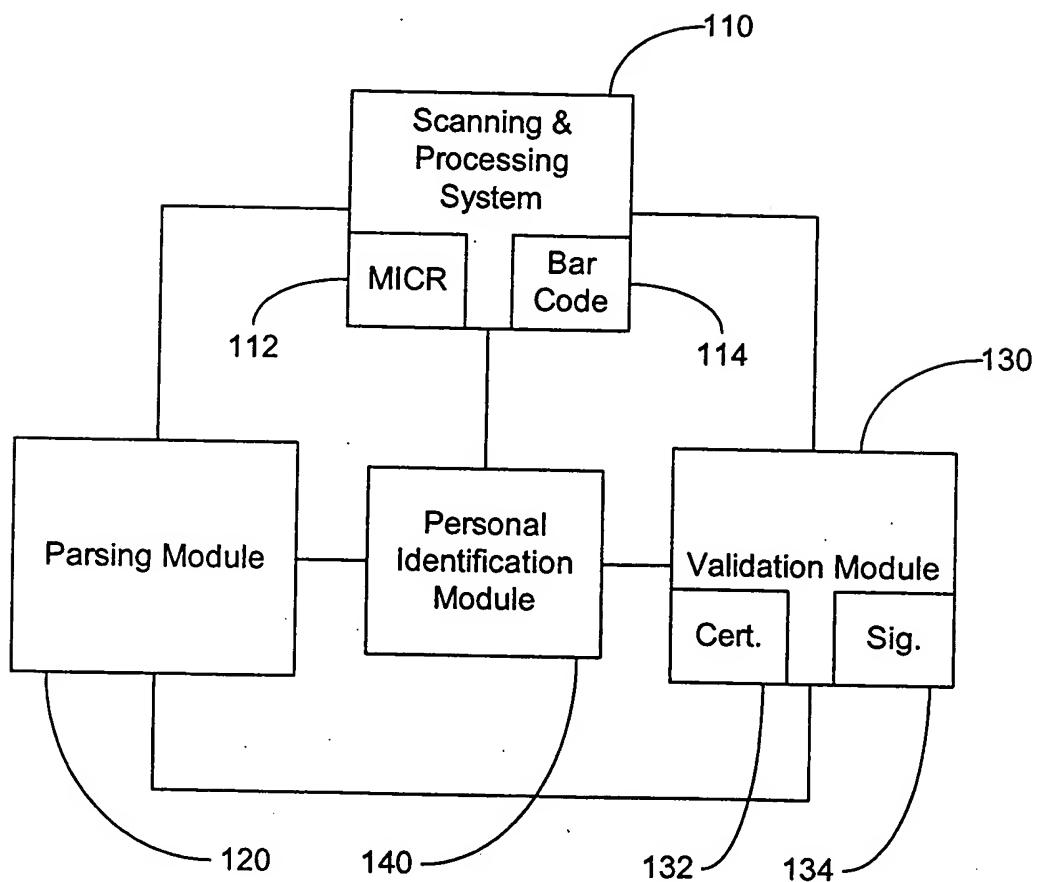


FIG. 8

200

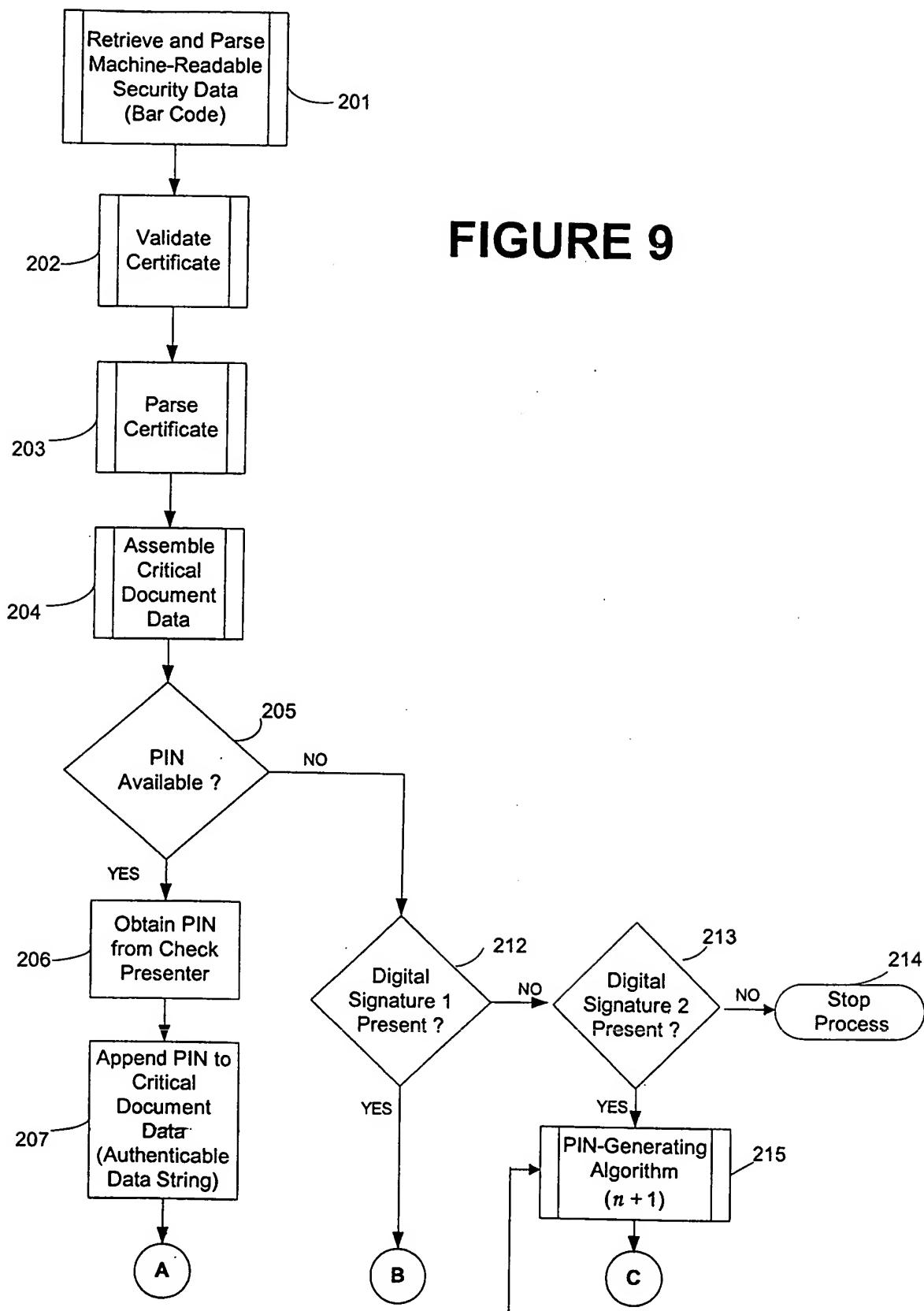


FIGURE 9

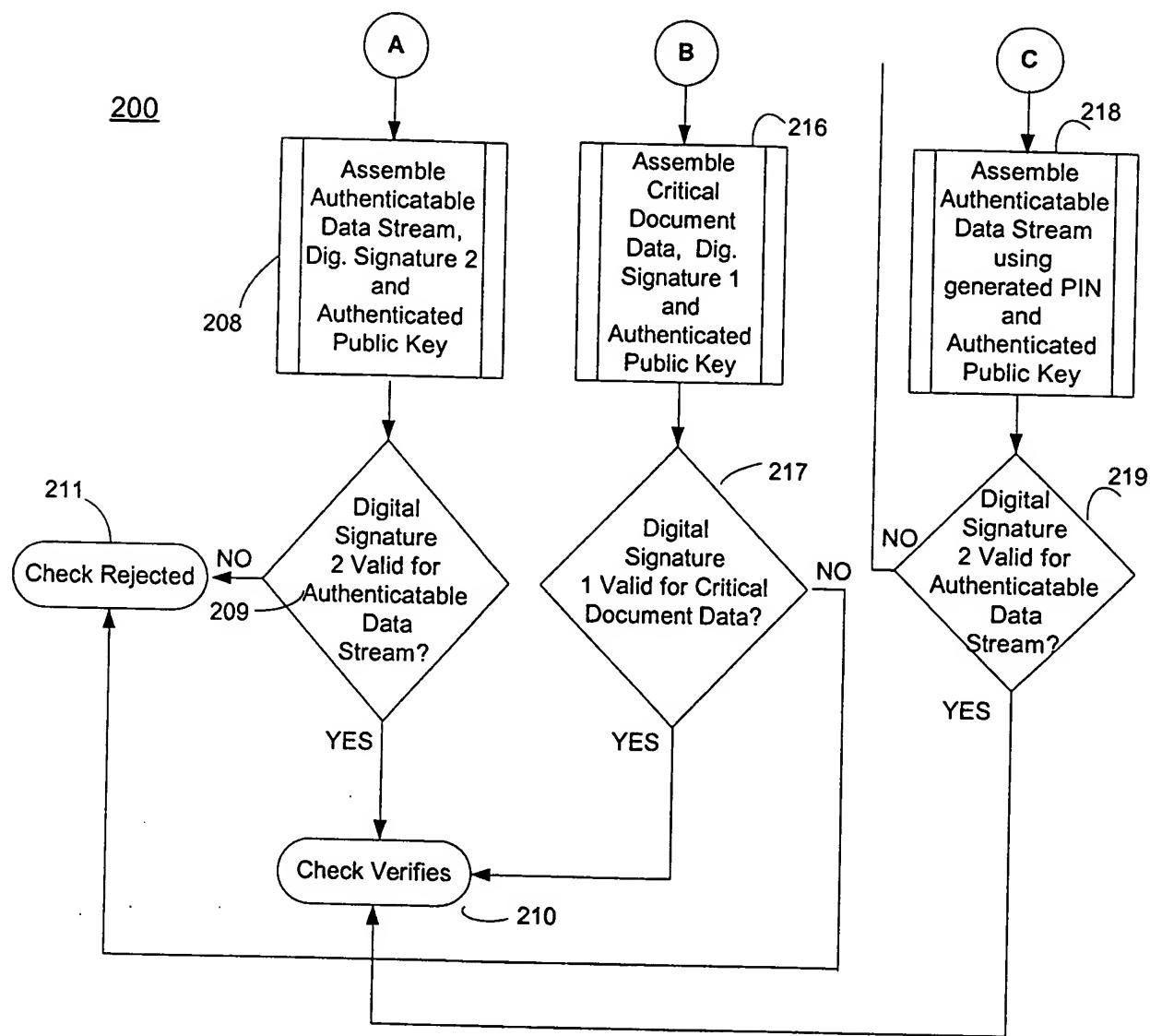


FIGURE 9 (cont'd)

203

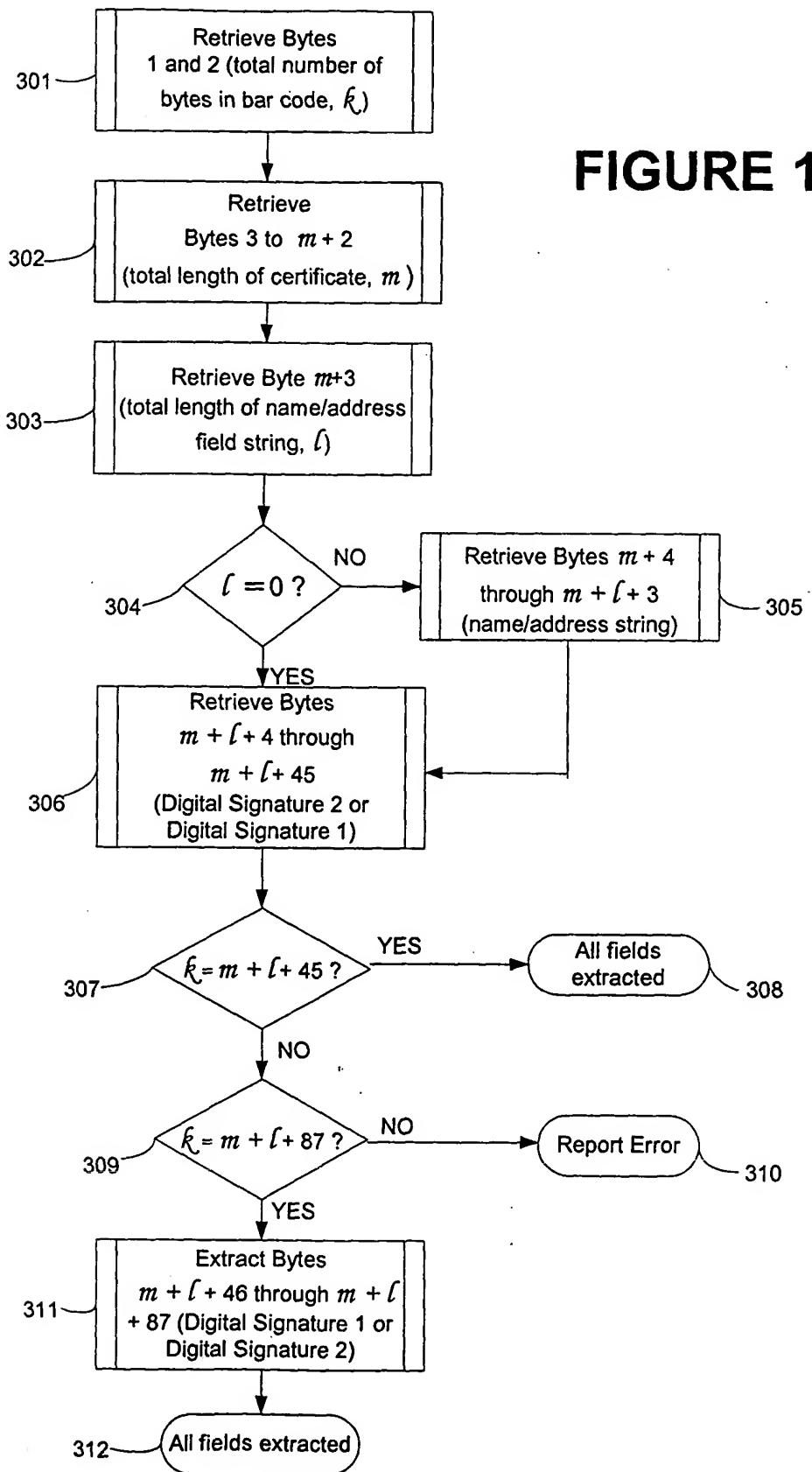
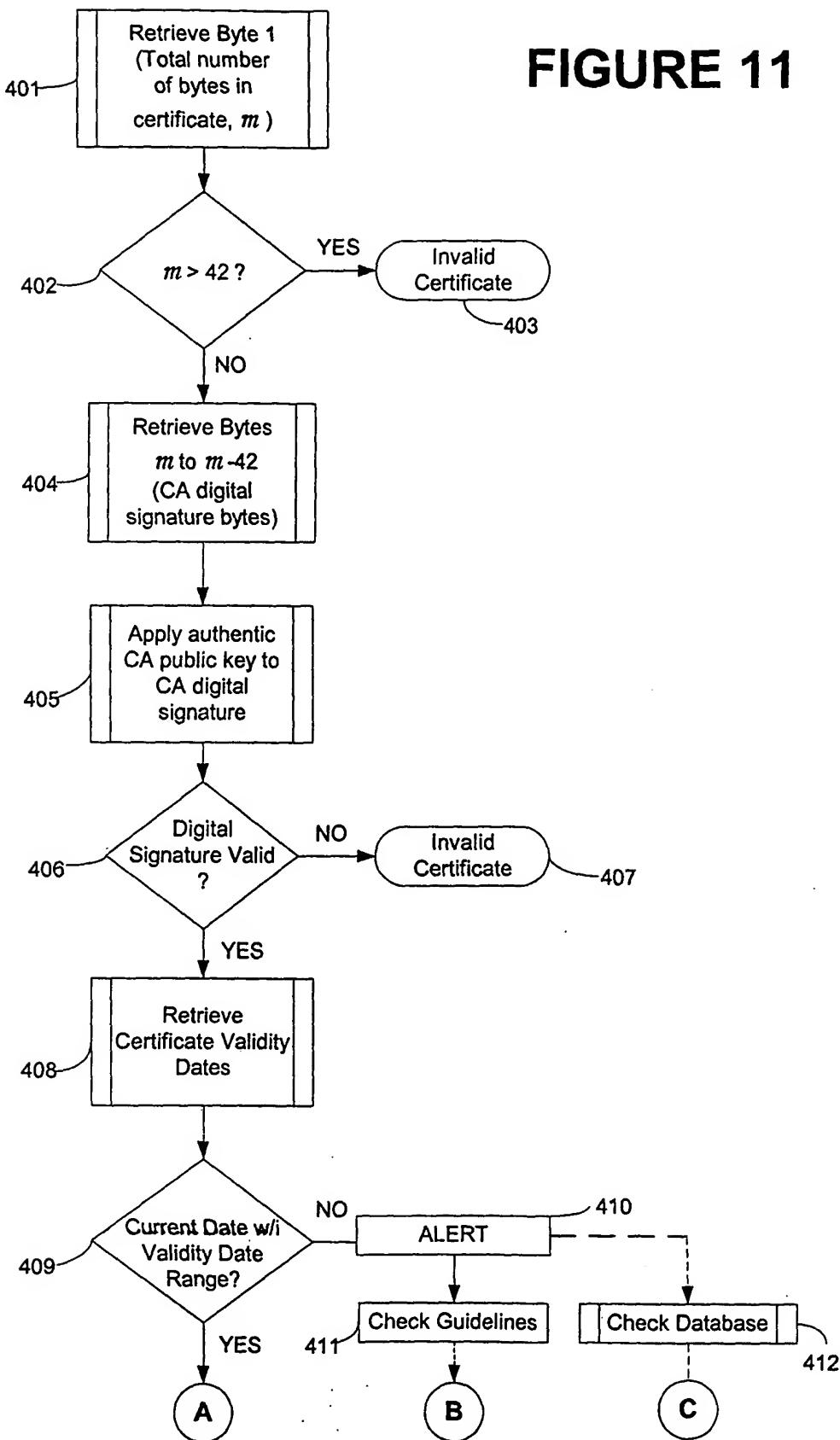


FIGURE 10

FIGURE 11



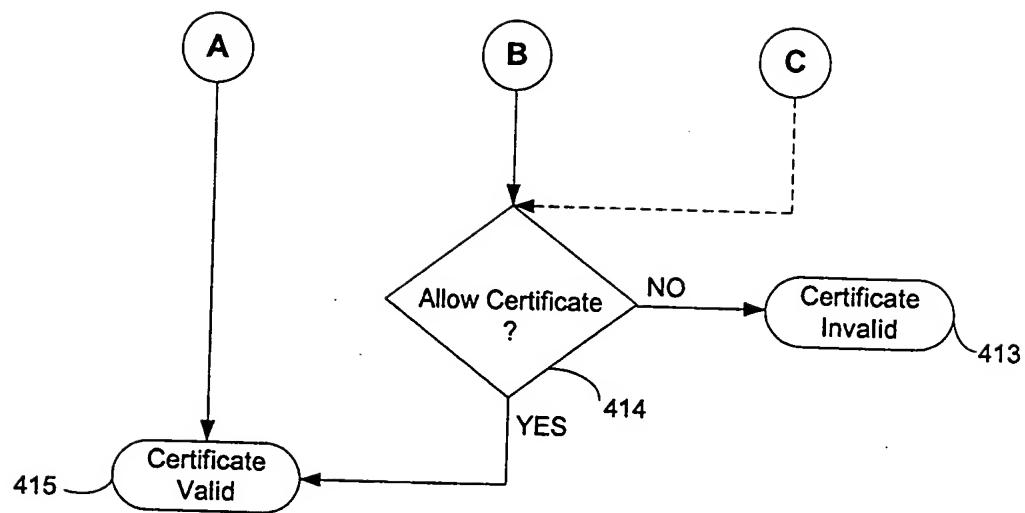


FIGURE 11 (cont'd)